

DETAILED ACTION

This action is in response to Applicant's filing of 10/16/2008. Claims 126-161 are pending and examined below.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

3. Claim 126-135, 143-153, and 161 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent 5,699,528 to Hogan (Hogan) in view of US Patent 6,049,786 to Smorodinsky (Smorodinsky).

With respect to claim 126

Hogan teaches:

A method comprising:

receiving, from a first network entity via a network (i.e. PC with Web Browser software via Internet Network 110, see col 5, line 16 and fig 1 with associated textual descriptions), a request for bill data available for presentment (i.e. "Receive and Pay Bills" choice selected, see col 6, lines 21-24);

responsive to receiving the request for bill data, accessing a second network entity via the network associated with a biller (i.e. server computer 160, see fig 1), for at least a portion of the bill data (see col 4, line 53 - col 5, line 15)

receiving at least a portion of the bill data from the second network entity (see col 5, lines 1-15), and

transmitting at least a portion of the bill data to the first network entity (see col 5, lines 1-15).

Hogan does not explicitly teach:

wherein the request is received subsequent to and responsive to a transmission, to the first network entity, of a notice of availability of the bill data

Smorodinsky teaches:

wherein the request is received subsequent to and responsive to a transmission, to the first network entity, of a notice of availability of the bill data (see steps s3-s4 in fig 4, note that in response to receiving LCUB, the user requests Particular Bill Summary, see also col 4, line 53-col 5, line 11)

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It would have been obvious to one having ordinary skill in the art at the time of Applicant's invention to have provided the 'push' system of Hogan with the user initiated 'pull' features of Smorodinsky in order to have allowed the operator of the consumer computer to make a request to see a particular bill summary as taught explicitly by Smorodinsky (see col 4, lines 66-67).

With respect to claim 127

Hogan in view of Smorodinsky teaches:

The method of claim 126 (see rejection of claim 126 above), wherein the bill data includes detailed bill data (i.e view full graphics of their bills, see Hogan col 5, lines 6-9).

With respect to claim 128

Hogan in view of Smorodinsky teaches:

The method of claim 126 (see rejection of claim 126 above), wherein the request for bill data is received subsequent to the first network entity activating a link to facilitate access to at least a portion of the bill data (i.e. "Receive and Pay Bills" choice selected, see Hogan col 6, lines 21-24).

With respect to claim 129

Hogan in view of Smorodinsky teaches:

The method of claim 128 (see rejection of claim 128 above), wherein the link is transmitted to the first network entity from a third network entity (i.e. electronic bill payment program, see Hogan col 5, line 62 – col 6, line 24).

With respect to claim 130

Hogan in view of Smorodinsky teaches:

The method of claim 126 (see rejection of claim 126 above), wherein at least one of the (i) accessing the second network entity for at least a portion of the bill data or (ii) receiving at least a portion of the bill data from the second network entity, is performed through a message interface (i.e. transmission links, see Hogan col 4, lines 53-67).

With respect to claim 131

Hogan in view of Smorodinsky teaches:

The method of claim 126 (see rejection of claim 126 above), wherein the first network entity is associated with a subscriber in an electronic bill presentment and payment system (see Hogan col 4, lines 22-25).

With respect to claim 132

Hogan in view of Smorodinsky teaches:

The method of claim 126 (see rejection of claim 126 above), wherein the method is performed by an electronic bill presentment and payment service provider (see Hogan col 4, line 53-col 6, line 24, note that the electronic bill payment service server performs the method).

With respect to claim 133

Hogan in view of Smorodinsky teaches:

The method of claim 126 (see rejection of claim 126 above), further comprising:
receiving authentication information from the first network entity, wherein
accessing the second network entity includes accessing the second network

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entity using at least a portion of the received authentication information (see Hogan col 5, line 62-col 6, line 12, note that the server prompts the user for a userID password, etc).

With respect to claim 134

Hogan in view of Smorodinsky teaches:

The method of claim 133 (see rejection of claim 133 above), wherein the authentication information includes credentials of the first network entity (see Hogan col 5, line 62-col 6, line 12).

With respect to claim 135

Hogan in view of Smorodinsky teaches:

The method of claim 134 (see rejection of claim 134 above), wherein the credentials include a username and password (see Hogan col 5, line 62-col 6, line 12)

With respect to claim 143

Hogan in view of Smorodinsky teaches:

The method of claim 126 (see rejection of claim 126 above), wherein the at least a portion of transmitted bill data is presented by the first network entity (i.e. the subscribers browse their bills using the PC with Web Browser software, see Hogan col 5, lines 1-6).

With respect to claim 144

Hogan teaches:

A system comprising:

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a processor (i.e. server computer 160, see col 4, line 36);

a memory in communication with the processor (i.e. the implied structure on which billing data is stored, see col 5, line 6); and

an input/output (I/O) interface in communication with the processor (i.e. the structure implied by communication capabilities, see col 4, lines 41-44), wherein the processor, the memory, and the I/O interface are collectively configured to:

receive, from a first network entity via a network, a request for first bill data available for presentment (see col 6, lines 21-24);

responsive to receiving the request for first bill data, access via the network a second network entity associated with a biller for at least a portion of the first bill data (see col 4, line 53 - col 5, line 15);

receive at least a portion of the first bill data from the second network entity (see col 5, lines 1-15); and

transmit at least a portion of the first bill data to the first network entity (see col 5, lines 1-15).

Hogan does not explicitly teach:

wherein the request is received subsequent to and responsive to a transmission, to the first network entity, of a notice of availability of the bill data

Smorodinsky teaches:

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wherein the request is received subsequent to and responsive to a transmission, to the first network entity, of a notice of availability of the bill data (see steps s3-s4 in fig 4, note that in response to receiving LCUB, the user requests Particular Bill Summary, see also col 4, line 53-col 5, line 11)

It would have been obvious to one having ordinary skill in the art at the time of Applicant's invention to have provided the 'push' system of Hogan with the user initiated 'pull' features of Smorodinsky in order to have allowed the operator of the consumer computer to make a request to see a particular bill summary as taught explicitly by Smorodinsky (see col 4, lines 66-67).

With respect to claim 145

Hogan in view of Smorodinsky teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the first bill data includes detailed bill data (i.e view full graphics of their bills, see Hogan col 5, lines 6-9).

With respect to claim 146

Hogan in view of Smorodinsky teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the request for first bill data is received subsequent to the first network entity activating a link to facilitate access to at least a portion of the first bill data (i.e. "Receive and Pay Bills" choice selected, see Hogan col 6, lines 21-24).

With respect to claim 147

Hogan in view of Smorodinsky teaches:

The system of claim 146 (see rejection of claim 146 above), wherein the link is transmitted to the first network entity from a third network entity (i.e. electronic bill payment program, see Hogan col 5, line 62 – col 6, line 24).

With respect to claim 148

Hogan in view of Smorodinsky teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the processor, the memory, and the I/O interface are collectively configured to perform at least one of (i) access the second network entity for at least a portion of the first bill data or (ii) receive at least a portion of the first bill data from the second network entity, via a message interface (see Hogan col 4, lines 53-67).

With respect to claim 149

Hogan in view of Smorodinsky teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the first network entity is associated with a subscriber in an electronic bill presentment and payment service system (see Hogan col 4, lines 22-25).

With respect to claim 150

Hogan in view of Smorodinsky teaches:

The system of claim 144 (see rejection of claim 144 above), wherein the processor, the memory, and the I/O interface are associated with an electronic bill presentment and payment service provider (see Hogan col 4, line 53-col 6, line 24).

With respect to claim 151

Hogan in view of Smorodinsky teaches:

The system of claim 144 (see rejection of claim 14 above), wherein the processor, the memory, and the I/O interface are further collectively configured to:

receive authentication information from the first network entity, wherein at least a portion of the received authentication information is used to access the second network entity for at least a portion of the first bill data (see Hogan col 5, line 62-col 6, line 12, note that the server prompts the user for a userID password, etc).

With respect to claim 152

Hogan in view of Smorodinsky teaches:

The system of claim 151 (see rejection of claim 151 above), wherein the authentication information includes credentials of the first network entity (see Hogan col 5, line 62-col 6, line 12).

With respect to claim 153

Hogan in view of Smorodinsky teaches:

The system of claim 152 (see rejection of claim 152 above), wherein the credentials include a username and password (see Hogan col 5, line 62-col 6, line 12).

With respect to claim 161

Hogan in view of Smorodinsky teaches:

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The system of Claim 144 (see rejection of claim 144 above), wherein the first network entity is further configured to present at least a portion of the first bill data (i.e. the subscribers browse their bills using the PC with Web Browser software, see Hogan col 5, lines 1-6).

4. Claims 136-142 and 154-160 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hogan in view of Smorodinsky and in further view of Official Notice, now Admitted Prior art based on Applicant's decision not to traverse the position the Examiner has taken with respect to the well known teaching of the prior art (see MPEP § 2144.03).

With respect to claim 136

Hogan in view of Smorodinsky teaches:

The method of claim 126 (see rejection of claim 126 above), but does not explicitly teach wherein the request is a first request and the bill data is first bill data, and further comprising:

receiving a second request for second bill data;

responsive to receiving the second request, accessing the second network entity for at least a portion of the second bill data;

receiving at least a portion of the second bill data from the second network entity; and

transmitting at least a portion of the second bill data.

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Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a second request for second bill date, access the second network entity for at least a portion of the second bill data, receiving at least a portion of the second bill data from the second network entity, and transmitting at least a portion of the second bill data in order to take advantage of the multi-user system implicitly taught by Hogan (see col 2, lines 21-40). It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with a repetition of steps for allowing additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40).

With respect to claim 137

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The method of claim 136 (see rejection of claim 136 above), but does not explicitly teach wherein the second request is received from a third network entity.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a step wherein second request is received from a third network entity (i.e. a computer with software associated with a second customer). It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with a repetition of steps for additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40).

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With respect to claim 138

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The method of claim 137 (see rejection of claim 137 above), further comprising:

receiving first authentication information from the first network entity,
wherein accessing the second network entity for at least a portion of the
first bill data includes accessing the second network entity using at least a
portion of the received first authentication information (see Hogan col 5,
line 62-col 6, line 12, note that Hogan teaches that in practice the second
network entity (bill capture device) can be made part of the third network
entity (server), see Hogan col 4, lines 58-59); and

receiving second authentication information from the third network
entity, wherein accessing the second network entity for at least a portion
of the second bill data includes accessing the second network entity using
at least a portion of the received second authentication information (see
Hogan col 5, line 62-col 6, line 12, and col 4, lines 58-59, note this is an
obvious repetition of steps as described in the rationale for obviousness
and motivation to combine of claim 137).

With respect to claim 139

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The method of claim 138 (see rejection of claim 138 above), wherein the first
authentication information includes credentials of the first network entity and the
second authentication information includes credentials of the third network entity

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(see Hogan col 5, line 62-col 6, line 12, note this is an obvious repetition of steps as described in the rationale for obviousness and motivation to combine of claim 137).

With respect to claim 140

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The method of claim 139 (see rejection of claim 139 above), wherein at least one of the credentials of the first network entity and credentials of the third network entity include at least one username and password (see col 5, line 62-col 6, line 12, note this is an obvious repetition of steps as described in the rationale for obviousness and motivation to combine of claim 137).

With respect to claim 141

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The method of claim 136 (see rejection of claim 136 above), but does not explicitly teach wherein the first bill data and the second bill data are associated with a same biller.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a step wherein the first bill data and second bill data are associated with the same biller. It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with the steps for additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40).

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It would have been further obvious for a single biller to be associated with bills to two different customers also to gain the efficiencies of a multi-user system.

With respect to claim 142

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The method of claim 136 (see rejection of claim 136 above), but does not explicitly teach wherein the first bill data and the second bill data are associated with different billers.

Examiner takes Official Notice that it was well know in the art at the time of applicant's invention to provide a step wherein the fist bill data and second bill data are associated with different billers. It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with the steps for additional users to participate in the method taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40). It would have been further obvious for different billers to be associated with bills to different customers also to gain the efficiencies of a multi-user system.

With respect to claim 154

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The system of claim 144 (see rejection of claim 144 above), but does not explicitly teach wherein the memory, the processor, and the I/O interface are further collectively configured to:

receive a second request for second bill data;

responsive to receiving the second request, access the second network entity for at least a portion of the second bill data;
receive at least a portion of the second bill data from the second network entity; and
transmit at least a portion of the second bill data.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to receive a second request for second bill data, access the second network entity for at least a portion of the second bill data, receive at least a portion of the second bill data from the second network entity, and transmit at least a portion of the second bill data in order to take advantage of the multi-user system implicitly taught by Hogan (see col 2, lines 21-40) It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with a repetition of structure for allowing additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40).

With respect to claim 155

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The system of claim 154 (see rejection of claim 154 above), wherein the second request is received from a third network entity and the second bill data is transmitted to the third network entity.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a step wherein second request is received from a third network

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entity (i.e. a computer with software associated with a second customer). It would have been obvious to one skilled in the art at the time of applicant's invention to provide the method taught by Hogan with a repetition of structure for additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40).

With respect to claim 156

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The system of claim 155 (see rejection of claim 155 above), wherein the memory, the processor, and the I/O interface are further collectively configured to:

receive first authentication information from the first network entity, wherein at least a portion of the received first authentication information is used to access the second network entity for at least a portion of the first bill data (see Hogan col 5, line 62-col 6, line 12, note that Hogan teaches that in practice the second network entity (bill capture device) can be made part of the third network entity (server), see Hogan col 4, lines 58-59); and

receive second authentication information from the third network entity, wherein at least a portion of the received second authentication information is used to access the second network entity for at least a portion of the second bill data (see Hogan col 5, line 62-col 6, line 12, and col 4, lines 58-59, note this is an obvious repetition of structure as

described in the rationale for obviousness and motivation to combine of claim 137).

With respect to claim 157

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The system of claim 156 (see rejection of claim 156 above), wherein the first authentication information includes credentials of the first network entity and the second authentication information includes credentials of the third network entity (see Hogan col 5, line 62-col 6, line 12, note this is an obvious repetition of structure as described in the rationale for obviousness and motivation to combine of claim 155).

With respect to claim 158

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The system of claim 157 (see rejection of claim 157 above), wherein at least one of the credentials of the first user entity and credentials of the third user entity include at least one username and password (see col 5, line 62-col 6, line 12, note this is an obvious repetition of structure as described in the rationale for obviousness and motivation to combine of claim 155).

With respect to claim 159

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The system of claim 154 (see rejection of claim 154 above), but does not explicitly teach wherein the first bill data and the second bill data are associated with a same biller.

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Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a structure wherein the first bill data and second bill data are associated with the same biller. It would have been obvious to one skilled in the art at the time of applicant's invention to provide the system taught by Hogan with the structure for additional users to participate in the method implicitly taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40). It would have been further obvious for a single biller to be associated with bills to two different customers also to gain the efficiencies of a multi-user system.

With respect to claim 160

Hogan in view of Smorodinsky and Official Notice (now admitted prior art) teaches:

The system of Claim 154 (see rejection of claim 154 above), but does not explicitly teach wherein the first bill data and the second bill are associated with different billers.

Examiner takes Official Notice that it was well known in the art at the time of applicant's invention to provide a structure wherein the first bill data and second bill data are associated with different billers. It would have been obvious to one skilled in the art at the time of applicant's invention to provide the system taught by Hogan with the structure for additional users to participate in the system taught by Hogan in order to gain the efficiencies of a multi-user system as taught implicitly by Hogan (see col 2, lines 21-40). It would have been further obvious for different billers to be associated with bills to different customers also to gain the efficiencies of a multi-user system.

Response to Arguments

5. Applicant's arguments filed 10/16/2008 have been fully considered but they are either not persuasive or moot in light of the newly cited grounds for rejection. With respect to Applicant's argument that Hogan fails to teach or suggest receiving billing data or accessing a second network entity via a network, Examiner respectfully disagrees. Hogan teaches the receipt of billing data via the WWW and Internet Network 110 (see col 5, lines 1-43 and fig 1). Hogan also teaches accessing the server via the same network. Note that the Examiner identifies the first network entity with the PC client, the second network entity with the server, and the third network entity with the electronic bill payment program.

6. With respect to Applicant's argument that Hogan does not explicitly teach the 'pull' aspect of the claimed invention, Examiner agrees. The argument is moot, however, in view of Smorodinsky which teaches the affirmative requests for information by the customer via the customer computer, rendering such a configuration obvious.

Inquiry

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to BRIAN FERTIG whose telephone number is (571)270-5131. The examiner can normally be reached on Monday - Friday 8:30am to 5:00pm EST. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone

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number for the organization where this application or proceeding is assigned is 571-273-8300.

8. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/B.F./

/Mary Cheung/
Primary Examiner, Art Unit 3694